

Work-life balance of older workers

Jorge Uriarte-Landa and Benoît-Paul Hébert

Work-life conflict among older workers remains largely understudied, despite its potential impact on health, productivity and retirement decisions. This article examines work-life balance among older workers, 55 years of age and over, focusing on dissatisfaction with work-life balance, the most commonly reported reasons for dissatisfaction, and key factors and personal characteristics associated with work-life conflict.

While there has been a plethora of work-life balance studies, most of this research has focused on younger workers with children. In Canada, work-life balance of older workers has started to garner attention, but mostly in the context of elder care (Pyper 2006, Habtu and Popovic 2006, and Williams 2005). Gaining a more comprehensive understanding of this issue is important for several reasons. First, work-life conflict has been associated with negative health and productivity outcomes (Duxbury and Higgins 2003). Second, research suggests that work-life balance plays an important role in retirement decisions. In the U.S., work-family conflict among 52- to 54-year-olds has been associated with higher odds of planning to retire within the next ten years (Raymo and Sweeney 2005). In Canada, over 25% of retirees report that they would have continued working if they had been able to work part time or shorter/fewer days, while 6% would have done so if they had suitable caregiving arrangements (Morissette, Schellenberg and Silver 2004).

Within this context, this article sets out to examine work-life balance among workers age 55 years and over, using data from Statistics Canada's 2005 General Social Survey. The first section introduces some of the potential sources that may contribute to work-life conflict among older workers. The second compares selected socio-demographic, household, and

work-related characteristics of older workers with their core-age counterparts (25 to 54). The prevalence of dissatisfaction with work-life balance as well as the most commonly reported reasons for dissatisfaction are then presented. Finally, multivariate analysis is used to measure the impact of various factors on the probability of work-life balance dissatisfaction among older workers (see *Data source and definitions*).

Potential sources of work-life conflict among older workers

Several recent studies have pointed to the need to broaden the scope of work-life balance research beyond the context of families with children to include older workers (Yeandle 2005, Hirsch 2003, Gardiner et al. 2007). They argue that as workers get older, many are likely to experience changes in their family situations, health or interests outside of work that may become sources of work-life tension. Examples of such changes include:

- **Development of caregiving responsibilities** – While most older workers have finished raising their own children, many are likely to take on new roles as caregivers for elderly parents or other relatives. Some of these workers are also likely to develop new child care responsibilities following the arrival of grandchildren. Combining care and employment might be challenging without the support of flexible working arrangements.
- **Disability onset** – Older workers face a much higher risk of developing a disability than their younger counterparts. The demands associated with managing disability can be a source of tension in relation to employment, in particular, in the absence of appropriate supports and accommodations.

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- Changes in family circumstances – Paid work demands can conflict with the process of coping with emotionally demanding events such as a divorce, a separation or the loss of a spouse or parent.
- Changes in preferences – As people age, their perspectives and priorities change. For some, pursuing a career may become less important later in life relative to spending time with the family, undertaking recreational pursuits or volunteering in the community.

Characteristics of older workers

Most older workers are men

In 2005, there were 2.3 million older workers (age 55 and over) in Canada, representing 14% of the total workforce (Table 1). About three-fifths of these workers were men—a higher proportion than among core-age workers (25 to 54). The majority of older workers (84%) were age 55 to 64.

Table 1 Socio-demographic characteristics of core-age and older workers

	25 to 54	55 and over
Total	11,681	2,254
	'000	
	%	
Sex		
Men	54.4	60.9*
Women	45.6	39.1*
Age		
55 to 59	...	57.2
60 to 64	...	26.8
65 and over	...	16.0
Disability		
No	74.1	61.6*
Yes	25.9	38.5*
Post-secondary education¹		
No	38.0	46.3*
Yes	62.0	53.8*
Annual personal income		
Under \$30,000	25.6	26.5
\$30,000 to \$59,999	45.9	41.6*
\$60,000 to \$99,999	21.1	20.6
\$100,000 and over	7.5	11.4*

* significantly different from workers age 25 to 54

1. Degree, certificate or diploma.

Source: Statistics Canada, General Social Survey, 2005.

As expected, the GSS data show that older workers were far more likely to have a disability than their younger counterparts (38% vs. 26%).¹ Thus, for many older workers, functioning at work and outside of work might be challenging unless appropriate aids, supports and accommodations are provided.²

Older workers were less educated than their younger counterparts. Overall, 54% of them had a post-secondary degree or certificate, compared with 62% of core-age workers. A higher proportion of older workers than core-age workers reported annual personal incomes of \$100,000 and over (11% vs. 7%)—likely the result of higher seniority and work experience.

Many older workers are self-employed or work part time

Self-employment and part-time work were quite common among older workers, possibly indicating a conscious transition towards retirement (Table 2).³ They were twice as likely as their core-age counterparts to work less than 30 hours per week (20% vs. 9%). Self-employment was particularly high at 31%, compared with 18% among workers age 25 to 54.

Older workers—perhaps due to their high self-employment rate—had more flexibility than their younger counterparts in terms of when and where they worked. Almost one-half of them (48%) indicated that

Table 2 Selected work-related characteristics of core-age and older workers

	25 to 54	55 and over
	%	
Weekly hours worked (all jobs)		
Less than 30	9.3	20.0*
30 or more	90.7	80.0*
Type of worker		
Paid worker	82.0	68.6*
Self-employed	18.0	31.4*
Working arrangements¹		
Flexible schedule	40.7	47.7*
Regular daytime schedule	73.0	71.9
Working some hours at home ²	19.0	25.0*

* significantly different from workers age 25 to 54

1. Categories are not mutually exclusive.

2. Excluding overtime.

Source: Statistics Canada, General Social Survey, 2005.

they were able to choose the start and end times of their work days, compared with 41% of core-age workers. About one in four usually worked some hours from home (excluding overtime), compared with one in five core-age workers.

There was no discernible difference between older and younger workers in terms of work schedule types. Overall, 72% of older workers had a regular daytime schedule (i.e. non-shift work),⁴ virtually the same proportion as in the core-age group.

The occupational profile of older workers was also similar to that of their younger counterparts (Chart A). As in the core-age group, over one-half of older workers were employed in three broad occupational groups: sales and service (21%); business, finance and

administration (21%); and trades, transport and equipment operators (14%). This was followed by occupations in management (9%) and social science, education, government, and religion (8%). One notable difference with respect to younger workers was that older workers were twice as likely to have jobs in primary industries (6% vs. 3%).

Most older workers are empty-nesters

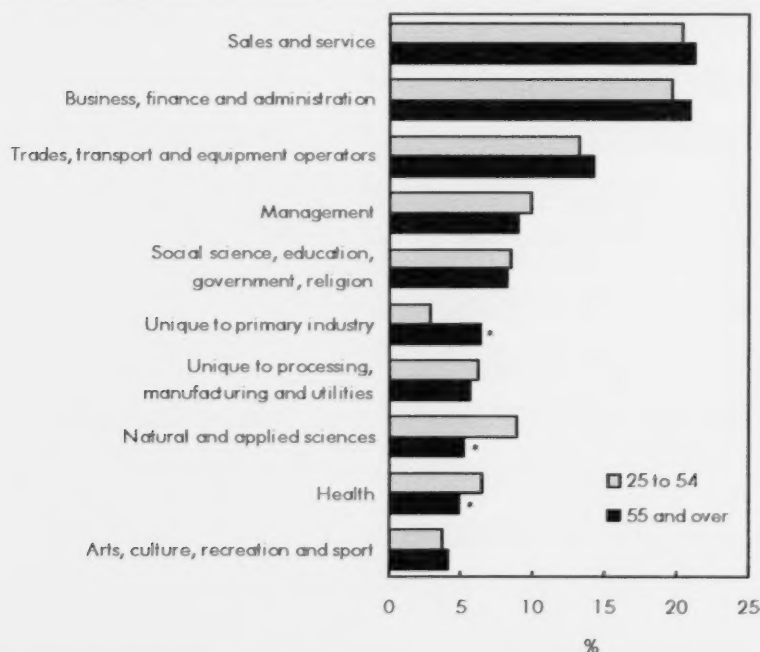
Older workers differed from their younger counterparts in terms of household characteristics. Just 3% of older workers were living with children under the age of 15, compared with 40% of core-age workers (Table 3). At the same time, older workers were more likely than those age 25 to 54 to be living with a spouse or common-law partner (77% vs. 72%).

Even though few older workers had young children, more than one-quarter (26%) participated in unpaid child care—compared with 48% of core-age workers (Table 4). There were important differences with respect to the core-age group in terms of the location and intensity of child care. While core-age workers most frequently provided child care inside their households, older workers' child care took place predominantly outside their homes—likely reflecting care of someone else's children (e.g. grandchildren). On average, older workers who provided child care devoted substantially less time to this activity than their younger counterparts (12 hours versus 33 hours per week).

Many older workers were elder care providers—20% indicated that they provided care to seniors in need of assistance, compared with 16% of workers age 25 to 54. As in the core-age group, most of this care took place outside the household.

Finally, about 5% of older workers provided some form of care or assistance to non-senior adults.

Chart A Occupational distribution of core-age and older workers



* significantly different from workers age 25 to 54

Source: Statistics Canada, General Social Survey, 2005.

Data source and definitions

Data are from the **2005 General Social Survey (GSS)** on time use (over a 24-hour period on a diary day). The GSS interviews Canadians age 15 and over in the 10 provinces on a wide range of social issues. In 2005, the sample size was 19,600. The target population of this study included all respondents age 55 and over who were working at the time of the survey—resulting in a sample of 1,832.

Work-life balance is based on self reports. The 2005 GSS determined satisfaction with work-life balance by asking "Are you satisfied or dissatisfied with the balance between your job and home life?" Respondents who indicated that they were 'dissatisfied' were, then, asked eight questions regarding the reasons for their dissatisfaction.

Job satisfaction is measured in the GSS with a scale ranging from 1 (dislike the activity) to 5 (enjoy the activity). These ratings are combined into three categories: "unsatisfied with job" (a rating of 1 or 2), "relatively satisfied" (a rating of 3), and "very satisfied" (a rating of 4 or 5).

Child care activities stemmed from the following GSS questions: "Last week, how many hours did you spend looking after one or more of the children in your household, without pay?" and "Last week, how many hours did

you spend looking after one or more children outside of your household, without pay?" Children are defined as being 14 years or younger.

Elder care activities were determined using the following GSS questions: "Last week, how many hours did you spend providing unpaid care or assistance to one or more seniors who live in your household?" and "Last week, how many hours did you spend providing unpaid care or assistance to one or more seniors who live outside your household?" Seniors are defined as being 65 years or older.

The **non-senior adult care** variable was constructed from the two elder care questions as well as nine other GSS variables. These variables indicated the time spent providing help or assistance to other adults in terms of personal care, medical care, housework, house maintenance, travel, correspondence and other care, as well as time spent caring for a disabled or ill person. Respondents who spent 30 minutes or more during the diary day in these activities and who did not report any elder care activity in the elder care questions were defined as "non-senior adult care providers."

People with disabilities are those who reported that they had difficulty hearing, seeing, communicating, walking, climbing stairs, bending, learning

or doing any similar activities; or who had a physical condition, mental condition or health problem that reduced the amount or kind of activity that they could do at home, at work, at school, or in other activities (like leisure or transportation). The 2005 GSS does not contain any information on the type, duration or severity of disability.

Probit regression estimates the probability of an outcome based on a set of explanatory variables. This technique allows the relationship between each explanatory variable and the outcome to be examined, while holding all other specified variables constant. This article uses a **probit model with selection**, allowing the estimation of the probability of work-life balance dissatisfaction controlling for selection out of employment (based on the method proposed by Van de Ven and Van Praag 1981). Results are reported in terms of marginal effects—that is, the change in the predicted probability of being dissatisfied with work-life balance associated with a change in a given variable, controlling for all other explanatory variables in the model. Bootstrap weights are used to estimate the standard errors to account for the complex sample design of the GSS.

Table 3 Household characteristics of core-age and older workers

	25 to 54	55 and over
		%
Partner in household		
No	28.4	23.0*
Yes	71.6	77.0*
Child(ren) in household		
No	43.7	73.8*
Youngest child age 0 to 14	40.4	3.3*
Youngest child age 15 and over	15.9	23.0*

* significantly different from workers age 25 to 54

Source: Statistics Canada, General Social Survey, 2005.

Work-life balance of older workers

About 14% of older workers dissatisfied with work-life balance

Older workers were less likely to be dissatisfied with their work-life balance than their core-age counterparts. (Chart B). Overall, 14% of older workers reported being dissatisfied with the balance between their jobs and home lives, compared with 25% of workers age 25 to 54. This 11 percentage point spread with younger workers was the same for men and women.

Prevalence of dissatisfaction drops sharply after age 65

The proportion of older workers who were dissatisfied with their work-life balance varied significantly by age (Chart C). It hovered around the 15 to 16%

Table 4 Caregiving characteristics¹ of core-age and older workers

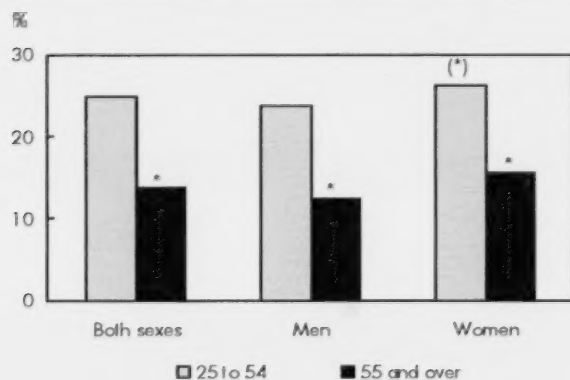
	25 to 54	55 and over
		%
Participation rates		
Child care	48.3	25.6*
Inside household	38.5	3.7*
Outside household	20.6	22.7
Elder care	15.9	20.5*
Inside household	1.5	1.8 ^E
Outside household	14.7	19.3*
Non-senior adult care	4.6	5.2
Average hours per week, participants		hours
Child care	33.0	12.0*
Inside household	36.7	23.2*
Outside household	9.9	9.8
Elder care	5.2	5.8
Inside household	12.0	17.9 ^E
Outside household	4.4	4.6
Non-senior adult care ²	13.6	14.9 ^E

* significantly different from workers age 25 to 54

1. Irrespective of location, unless otherwise noted.

2. Daily average in minutes divided by 60 (to convert to hours), and multiplied by 7 (to convert to weeks).

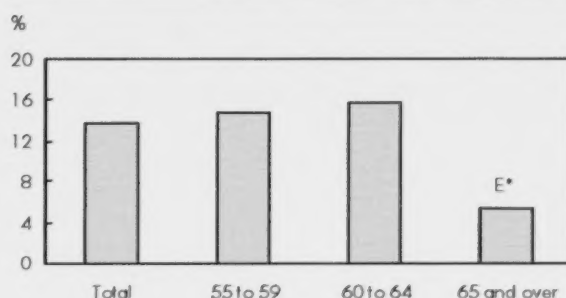
Source: Statistics Canada, General Social Survey, 2005.

Chart B Work-life balance dissatisfaction by sex, core-age and older workers

* significantly different from workers age 25 to 54 at the 0.05 level

(*) significantly different from men in same age group at the 0.05 level

Source: Statistics Canada, General Social Survey, 2005.

Chart C Work-life balance dissatisfaction by age, older workers* significantly different from workers age 55 to 59 at the 0.05 level
Source: Statistics Canada, General Social Survey, 2005.

range for those age 55 to 64, dropping sharply to 5% for those age 65 and over. This pattern will be revisited later in the paper.

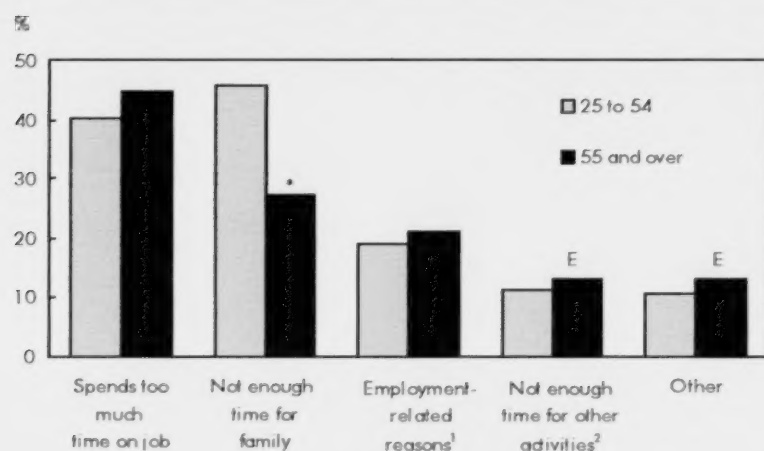
Top reason for dissatisfaction: Too much time on the job...

As shown in Chart D, close to one-half of older workers who were dissatisfied with their work-life balance reported spending too much time on the job (45%). This was by far the most commonly reported reason for dissatisfaction within this group, followed by not having enough time for the family (27%), other employment-related reasons (21%), and not having enough time for other activities (13%).

Older workers were very similar to core-age workers in terms of the reasons behind work-life balance dissatisfaction, with one important exception. Older workers were considerably less likely than their younger counterparts to associate their dissatisfaction with not having enough time for the family, the most common reason among the younger group (46% versus 27%).

...but most wouldn't cut back on work hours at the sacrifice of pay

Although spending too much time on the job was by far the most common source of work-life conflict for older workers, not many were willing to cut back on their work hours at the sacrifice of pay. Indeed,

Chart D Reasons for work-life balance dissatisfaction, core-age and older workers

* significantly different from workers age 25 to 54 at the 0.05 level

1. Excluding spending too much time on the job.

2. Excluding work or family-related activities.

Note: Same respondent can select more than one reason.

Source: Statistics Canada, General Social Survey, 2005.

only 27% of those reporting this source of work-life conflict indicated that they would prefer to work fewer hours for less pay (at their current wage rate). Thus, for many of these workers, financial considerations—and not necessarily lack of employer flexibility—appeared to be the key factor making it difficult to cut back on hours.⁵

Modeling work-life balance dissatisfaction

Although cross tabulations indicate that the risk of work-life balance dissatisfaction among older workers varies with age, multivariate analysis is required to determine whether this finding persists after controlling for other relevant characteristics. One issue is that older workers are increasingly likely to

leave employment for retirement as they age. Research has shown that this is not a random process and people with certain characteristics are more likely to withdraw from the labour market. In particular, workers most likely to experience work-life conflict may also be more likely to retire, thereby self-selecting out of the sample providing information on work-life balance.

Ignoring this self-selection could result in biased estimates (Heckman 1979). This difficulty was addressed by using a probit model with selection following the method proposed by Van de Ven and Van Pragg (1981). This technique provides estimates of the probability of work-life balance dissatisfaction based on a set of

explanatory variables while controlling for the selection of older individuals out of employment.⁶

The probit model with selection was used to investigate the relationship between dissatisfaction with work-life balance and the characteristics of older workers along three dimensions: socio-demographics, care responsibilities and job-related characteristics. The results are reported in terms of marginal effects: the change in the probability of reporting work-life balance dissatisfaction associated with a given characteristic (Table 5).⁷

After accounting for selection, the risk of work-life conflict does not vary with age

In stark contrast to the descriptive results, the multivariate analysis did not point to a decrease in the risk of work-life balance dissatisfaction after age 65. Indeed, after controlling for other factors and accounting for the self-selection of older individuals out of employment, no discernible difference in the risk of work-life conflict by age was found.

Further analysis revealed that correcting for selection mattered mostly for age. While estimates obtained from the probit model with selection were generally close to those produced by a probit model that did not account for selection (results not shown), this was not the case for the age variable. Whereas the model without selection still pointed to a decline in the probability of reporting work-life dissatisfaction with age, the model with selection indicated that age was related to the probability of working, but not to the probability of reporting work-life dissatisfaction.

Table 5 Multivariate model of dissatisfaction with work-life balance (selected results¹), workers age 55 and over

	Marginal effects ²
	%-point change
Sex (ref. men)	
Women	11.0*
Age (ref. 55 to 59)	
60 to 64	n.s.
65 and over	n.s.
Disability (ref. no)	
Yes	7.1*
Spouse or common-law partner (ref. no partner)	
Yes, partner employed full time	-8.2*
Yes, partner employed part time	-11.6*
Yes, partner not employee	n.s.
Child care (ref. no child care)	
Less than 4 hours per week	n.s.
4 or more hours per week	n.s.
Elder care (ref. no elder care)	
Less than 4 hours per week	n.s.
4 or more hours per week	14.3*
Occupation (ref. sales, service, manufacturing)	
Management	9.1*
Business, finance, administration, natural and applied sciences	n.s.
Social science, education, health, arts	7.7*
Trades, primary industry	n.s.
Weekly hours worked (all jobs) (ref. less than 30)	
30 to 39	n.s.
40 to 49	n.s.
50 or more	20.4*
Job satisfaction (ref. unsatisfied with job)	
Relatively satisfied	-27.9*
Very satisfied	-37.4*
Type of worker (ref. paid worker)	
Self-employed	-6.1*

* significantly different from the reference group (ref.) at 0.05 level or better

n.s. not significant

1. The full model (in coefficient form) can be seen in Table 6.

2. Computed at mean values of independent variables included in probit model (baseline probability equal to 13.9%).

Source: Statistics Canada, General Social Survey, 2005.

Higher risk of work-life conflict for women...

Previous research suggests that women tend to experience higher levels of work-life conflict than men (Duxbury and Higgins 2008). This holds true among

older workers too as women were 11 percentage points more likely than men to report dissatisfaction with work-life balance.

It was hypothesized that gender could be mediating the effects of some of the variables in our model (e.g. caregiver-related variables). However, tests for interactions between gender and these variables did not reveal any significant effects.

These findings are significant in light of the increasing presence of women among older workers. According to Labour Force Survey data, female representation among workers age 55 and over has been increasing steadily for more than three decades.⁸ If this trend persists into the future, it is likely to put upward pressure on the overall prevalence of work-life balance dissatisfaction among older workers.

...workers with disabilities...

Having a disability was associated with a higher chance of experiencing work-life conflict. Indeed, the probability of being dissatisfied with work-life balance was over seven percentage points higher for older workers with disabilities, relative to those without disabilities.

The association between disability and work-life conflict has also been reported in studies targeting the workforce age 15 and over (e.g. Frederick and Fast 2001).⁹ However, this finding is of special relevance in the context of older workers, given the sizeable proportion of individuals in this group reporting a disability (38%).

...elder caregivers...

Elder care is frequently identified as a major source of tension in the work-life balance literature. It is often complicated by distance as the care recipients frequently live in different communities from the caregivers. Those providing 'indirect' care from afar tend to experience feelings of guilt and increased stress. Furthermore, elder care providers typically have had to adjust their priorities, including spending less time with their own families, paying less attention to their own health, and taking fewer vacations (Duxbury and Higgins 2008, Duxbury and Higgins 2005).

The finding that elder care responsibilities place workers at a significantly higher risk of experiencing work-life conflict also applies to older workers. Older workers who provided four or more hours of elder care per week were over 14 percentage points more likely to report dissatisfaction with work-life balance

relative to those without any elder care responsibilities. While few older workers spent this amount of time in elder care in 2005 (8%), this share is likely to increase in the future as Canada's population continues to age and the number of seniors who need support increases.

...managers...

Work-life balance dissatisfaction among older workers varied significantly depending on occupation. Consistent with findings in the broader work-life balance literature (Skinner and Pocock 2008), those in managerial jobs faced the highest risk of experiencing work-life conflict. The probability of being dissatisfied with work-life balance was nine percentage points higher for managers, relative to workers in sales, service and manufacturing occupations. Jobs in social sciences, education, health and the arts were also associated with a higher probability of dissatisfaction.¹⁰

...and those working long hours

The strong positive association between the amount of hours worked and the likelihood of experiencing work-life conflict has long been established in the work-life balance literature (Kanter 1977). Working long hours limits the amount of time workers are physically available for family or other non-work-related activities (Voydanoff 1988). At the same time, high job demands can build up over time and hamper one's ability to function outside of work (Guerts and Demerouti 2003).

Older workers were no exception to this rule. Those working 50 or more hours per week were over 20 percentage points more likely to report dissatisfaction with work-life balance, compared with those working less than 30 hours per week.

Lower risk of work-life conflict for those with an employed partner...

The presence of a partner can have a mixed impact on work-life balance. On the one hand, marriage can increase demands outside of work while simultaneously decreasing the amount of control individuals have over their time. On the other hand, a spouse can be a source of emotional and tangible support in times of stress, thereby increasing an individual's sense of control (Duxbury and Higgins 2008).

In the case of older workers, having a spouse or common-law partner decreased the risk of work-life balance dissatisfaction, particularly if that partner was employed.¹¹ Those with an employed partner were between 8 and 12 percentage points less likely to be

dissatisfied with their work-life balance than those without a partner.¹² In contrast, there was no discernible difference in the likelihood of work-life balance dissatisfaction between older workers with non-working partners and those without partners. These effects did not differ significantly for men and women.

...those who enjoyed their jobs...

Previous research suggests that enjoying work can reduce stress on time and work-family balance (Frederick and Fast 2001, Williams 2005). This seemed to be the case for older workers too. The probability of being dissatisfied with work-life balance was over 37 percentage points lower for those who were very satisfied with their jobs, relative to those who did not enjoy what they did.

...and the self-employed

Self-employment also appeared to lower the likelihood of work-life balance dissatisfaction among older workers, perhaps by allowing them to gain better control of their work activities relative to paid employees. The probability of being dissatisfied with work-life balance was six percentage points lower for the self-employed, relative to those who were in paid employment.

This contrasts with results from studies targeting the general workforce. Most notably, a recent OECD study of European workers age 15 to 64 found that being self-employed was significantly associated with increased conflict between work and family life (OECD 2004). Also, Skinner and Pocock (2008) found that paid employees and the self-employed in Australia were equally satisfied with their work-life balance.

Child care has little impact

Work-life balance studies targeting the younger workforce have consistently found a strong association between child care provision and the risk of work-life conflict. Interestingly, no discernible difference in the risk of work-life balance dissatisfaction was found between older workers who were participating in child care activities and those who were not. One potential explanation is the level of responsibility associated with this type of care. As noted earlier, older workers were likely to be providing care to children who were not their own (e.g. grandchildren), and, thus, presumably did not bear primary responsibility for this type of care in most instances. Consequently, older workers might have much more flexibility than their younger counterparts in terms of the timing and amount of

Table 6 Employment and work-life balance dissatisfaction probit with selection results, persons age 55 and over

Dependent variable	Employment equation	Work-life balance dissatisfaction equation
	Employment status = 1 if 'employed' = 0 if 'not employed'	Work-life balance = 1 if 'dissatisfied' = 0 if 'not dissatisfied'
Explanatory variables	coefficients	
Sex (ref. men)		
Women	-0.676*	0.464*
Age (ref. 55 to 59)		
60 to 64	-0.262*	0.097
65 and over	-0.717*	-0.254
Disability (ref. no)		
Yes	-0.227*	0.311*
Spouse or common-law partner (ref. no partner)		
Yes, partner employed full time	0.349*	-0.360*
Yes, partner employed part time	0.547*	-0.566*
Yes, partner not employed	-0.160*	-0.028
Elder care (ref. no elder care)		
Less than 4 hours per week	0.023	0.169
4 or more hours per week	-0.114	0.530*
Education (ref. high school or less)		
Some postsecondary	0.528*	0.242
College diploma or certificate	0.419*	0.091
University degree or above	0.561*	0.190
Annual personal income (ref. under \$30,000)		
\$30,000 to \$59,999	...	-0.266
\$60,000 to \$99,999	...	-0.014
\$100,000 and over	...	0.160
Occupation (ref. sales, service, manufacturing)		
Management	...	0.412*
Business, finance, administration, natural and applied sciences	...	0.202
Social science, education, health, arts	...	0.358*
Trades, primary industry	...	0.268
Weekly hours worked (all jobs) (ref. less than 30)		
30 to 39	...	0.167
40 to 49	...	0.271
50 or more	...	0.823*
Job satisfaction (ref. unsatisfied with job)		
Relatively satisfied	...	-0.787*
Very satisfied	...	-1.195*
Type of worker (ref. paid worker)		
Self-employed	...	-0.294*
Child care (ref. no child care)		
Less than 4 hours per week	0.434*	-0.180
4 or more hours per week	-0.017	-0.190
Non-senior adult care (ref. no)		
Yes	-0.201	0.203

child care they provide, thereby reducing the risk of conflict with their own work demands.

Summary

Overall, 14% of Canadian workers age 55 and over reported being dissatisfied with their work-life balance in 2005. Close to one-half of those who were dissatisfied felt they spent too much time on the job, while over one-quarter indicated that they did not have enough time for their families. Financial considerations—and not necessarily lack of employer flexibility—appeared to be a major factor making it difficult to cut back on hours.

Work-life balance dissatisfaction among these workers was associated with having a disability, providing elder care, working long hours, occupying a managerial position and being a woman. At the same time, having an employed partner, being self-employed and enjoying one's job reduced the probability of work-life conflict. When the self-selection of older individuals out of employment and other confounding factors were taken into account, the risk of work-life conflict did not vary with age.

The strong association between disability and work-life balance dissatisfaction, combined with the high prevalence of disability among older workers (38%), make disability a major piece of the work-life balance puzzle for this population. Further research on the particular barriers faced by older workers with disabilities and more information on how these vary with the nature of their disabilities would shed light on this major source of work-life conflict.

Table 6 Employment and work-life balance dissatisfaction probit with selection results, persons age 55 and over (concluded)

Dependent variable	Employment equation	Work-life balance dissatisfaction equation
	Employment status = 1 if 'employed' = 0 if 'not employed'	Work-life balance = 1 if 'dissatisfied' = 0 if 'not dissatisfied'
	coefficients	
Flexible schedule (ref. no)		
Yes	...	0.019
Regular daytime schedule (ref. no)		
Yes	...	-0.139
Work some hours at home¹ (ref. no)		
Yes	...	-0.013
Urban/rural (ref. rural and small town areas ²)		
Large urban centres	0.002	0.140
Immigrant (ref. no)		
Yes	-0.076	-0.060
Pension main source of income (ref. no)		
Yes	-1.568*	...
Constant	0.513*	-0.589
athrho (P > t)	-0.308 (0.085)	
Prob > F	0.000	

* significantly different from the reference group (ref.) at 0.05 level or better

1. Excluding overtime.

2. Including Prince Edward Island.

Source: Statistics Canada, General Social Survey, 2005.

The higher risk of work-life conflict associated with the provision of four hours or more of elder care per week is also worth noting. While only 8% of older workers spent this amount of time in elder care in 2005, this share is likely to increase in the future as a result of population aging.

Extrapolating from ongoing trends, further increases in the share of older workers who are women combined with potential increases in the proportion providing elder care could make work-life conflict more prevalent among older workers in the coming years.

Notes

1. Disability rates in the GSS are typically higher than those in the Participation and Activity Limitation Survey (PALS) due to methodology differences between both surveys. Most notably, PALS uses a two-stage process to identify people with disabilities: respondents need to report activity limitations at the time of the census and again at the time of the PALS survey (PALS repeats the same census disability filter questions, plus a more detailed set of disability screening questions). In contrast, the GSS uses a one-stage process, where respondents are asked activity limitation questions only once. In the case of the 2005 GSS, these ques-

tions consisted of the disability filter questions from the 2001 Census.

2. Some people with disabilities need aids and devices to perform daily tasks; assistance with everyday activities such as meal preparation, personal care, housework or paying bills; as well as special dwelling modifications (e.g. ramps and lifting devices) to enter, leave or move around their residences (Statistics Canada 2003 and 2008). Some also need accommodations in order to be able to work, including reduced work hours, modified or reduced duties, accessible transportation, workstation modifications and accessible washrooms (Canadian Council on Social Development 2005 and Williams 2006).
3. Marshall and Ferraro (2007) advance this interpretation based on the relatively high proportion of older workers that enter into these working arrangements by preference. Indeed, the 2005 GSS data show that over one-half of part-time workers age 55 and over did not want to work full time, compared with only 20% of part-timers age 25 to 54.
4. Shift work has been associated with increased work-life conflict in several studies (e.g. Williams 2008).
5. The 2005 GSS data on financial satisfaction provide additional evidence. Among older workers dissatisfied with their work-life balance because they spent too much time on the job, those unwilling to cut back on work hours and pay reported lower levels of satisfaction with their finances than their counterparts (an average rating of 6.0 versus 7.4 on a scale from '1 - Very dissatisfied' to '10 - Very satisfied').
6. This corrective method for sample selectivity is analogous to Heckman's (1979) well-known method, but is specifically designed for probit analysis.

Perspectives

7. The model includes two equations: an employment equation—accounting for the probability of being employed—and a work-life balance dissatisfaction equation. Our discussion focuses on the key results from the ‘work-life balance dissatisfaction’ equation. The full model is presented Table 6.
8. From 30% in 1976 to 44% in 2008.
9. Using logistic regression, Frederick and Fast (2001) report much higher odds of being satisfied with work-life balance for employees in good or excellent health, relative to those with poor or fair health: 2.9 times higher among women, 2 times higher among men.
10. It is difficult to interpret this result because these jobs, some of which are quite different in nature, were included as part of one common occupational category due to small sample sizes.
11. Williams (2008), in a study of full-time shift workers, also finds variations depending on the employment status of the partner. She reports that full-time shift workers (age 19 to 64) were more likely to be satisfied with their work-life balance when their spouse worked full time (71%) than when their spouse worked part-time (57%) or was not in the labour force (68%).
12. Although the marginal effect varied from 8 to 12 points if the partner was employed full-time or part-time, the difference between these two groups was not statistically significant.

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